



Department of Business Regulation

233 Richmond Street
Providence, RI 02903

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Motor Vehicle Physical Damage Appraisers

R.I. Gen. Laws § 27-10.1-6(b) provides:

The appraiser shall leave a legible copy of his or her appraisal with the auto body shop selected to make the repairs, which appraisal shall contain the name of the insurance company ordering the appraisal, if any, the insurance file number, the Appraiser's license number and the identification number of the vehicle inspected. All damage unrelated to the incident or accident that prompted the appraisal of the vehicle, or old damage, shall be clearly indicated in the appraisal.

Whenever possible and within the limits of the authority of the Motor Vehicle Physical Damage Appraiser ("Appraiser") who appears at an auto body shop for the purpose of making an appraisal, a written appraisal shall be prepared and submitted to the auto body shop operator for purposes of developing an agreed price for the repairing of the vehicle in question at the time such physical damage appraisal is made. The provision of the law contained below in R.I. Gen. Laws § 27-10.1-6(b), is further clarified herein. That clarification is necessary because the statute does not specifically state when the appraisal must be delivered to the auto body shop owner.

The Department construes the above statute to require the physical damage appraiser to prepare and leave a legible copy of this appraisal at the auto body shop at the time of the initial inspection of the damaged vehicle. If, however, it becomes impracticable to leave a legible copy of the appraisal at the time of the initial inspection, whether due to unavailability of required information or for other good explained reason, the Appraiser can either leave or mail a legible copy of his appraisal of the auto body shop operator within a period not later than 24 hours of the initial inspection by the Appraiser.

If for good explained reason the Appraiser is unavailable to perform a supplemental appraisal pursuant to R.I. Gen. Laws § 27-10.1-6(e), an insurer may assign the supplement to another duly licensed appraiser.

The obligation of the Appraiser to leave such appraisal as provided above, shall be contingent upon the auto body shop being duly licensed by the Department of Business Regulation and having in its possession the written authorization of the owner of the vehicle in question to repair the vehicle.

Appraisers shall not be compelled to prepare and submit written appraisals provided in R.I. Gen. Laws § 27-10.1-6(b) if the appraiser has been intimidated or threatened or if the auto body shop refuses to allow said appraiser to view the damaged vehicle in accordance with Commercial Licensing Regulation 3 – Automobile Body Shop Storage Rates. Such an allegation shall be supported by written documentation, including date, time, witnesses and nature of statements and/or acts on the part of any body shop owner or employee.

Marilyn Shannon McConaghy
Director, Department of Business Regulation
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